

Particulars	TMB Dynamic Youth
Eligibility	Youth of all sexes in the age group of 18 to 35 years
Required Average Minimum Balance	Rs1000(QAB)
Cash withdrawal	
Cash Withdrawal at Parent Branch – For Self & Third Party	Free without limit
Cash Withdrawal at other branches & Intra-city	Free for self cheques presented by the drawer in person
For third party withdrawals per transaction at other branches & Intra-city	Allowed up to Rs.10000 per day
Cash Remittance	
Total Cash remittance per month [Parent, Satellite & Intracity]	Rs.2 lac per month
Parent Branch	Rs.1 lac per day
Satellite Branch	Rs.10000 per day
Charges for exceeding any of the limits	Re.2 per Rs.1000 or part there of
Payment of Anywhere Cheques in Clearing/Transfer at Satellite branch other than Speed Clearing Centre	Free up to Rs.1 lakh per month. Thereafter Rs.2 per Rs.1000. No Carry Over
Payment of Anywhere Cheques in Clearing/Transfer at Speed Clearing Centres	Free
Intra-City	
Intra City Transfer (Local)	Free
Intra-City Clearing (Clearing instrument can be presented at any branch situated in the same city)	Free
Intra-City Cash Remittance	Free up to Rs.50000 per day. Above that Rs.2 per Rs.1000 or part there of
Intra-city Cash Payment	Free in case of Self and Rs.10,000/- in case of third party.
Cheque Collection	
Payable at satellite branches / centres & delivery at the concerned satellite branch by the customers	Free
Payable at satellite branches including Speed Clearing centres deposited at parent branch / any other satellite centre	Free upto Rs.25,000/- per month [Postage will be collected] and after that as per existing BC collection charges
Payable at anywhere other than our bank centre, delivery at parent / satellite branch [including Speed Clearing Instruments]	As per existing BC Collection Charges.
Collection of non-at par cheques of speed clearing participating bank branches through speed clearing deposited at speed clearing centers [including our Bank Cheque passed in Speed Clearing Centre]	Free upto Rs.1 lac above that Rs.150/- per instrument

The above charges are exclusive of Service Tax.

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Demand Draft/ Local Draft Issue	
DD/LD issue	Free DD/LD up to Rs.25000 per month. Thereafter Rs.2 per Rs.1000 subject to a minimum of Rs.10. Max. Rs.5000. Number of Free DD/LD taken per month : 5 No carry over
FTFT	
FTFT Outward (e-remittance within the bank's own network)	Free Upto Rs.15,000/- per month Free. No carry over <u>Charges in excess of free limit</u> <u>Less than Rs. 1 Lakh:</u> Rs. 5 per transaction. <u>Rs. 1 lakh to less than 5 Lakh:</u> Rs. 25 per transaction. <u>Rs. 5 Lakh & Above:</u> Rs. 50 per transaction.
FTFT Inward	Free
NEFT	
NEFT Outward	Free Upto Rs.15,000/- per month Free. No carry over <u>Charges in excess of free limit</u> Rs.5 flat for less than Rs.1 lac For Rs.1 lac it is Rs. 25.00
NEFT Inward	Free
RTGS	
RTGS Outward	1 Lakh to Less Than 5 Lakh: Rs. 25/- per transaction. 5 Lakh & Above: Rs. 50/- per transaction
RTGS Inward	Free
ECS	
ECS Credit Outward	Free
ECS Debit (inward)	Free. Rs.100/- flat if returned for the reason insufficient funds
Return Charges	
Inward Clearing Return	Re.1/- per Rs.1000. Minimum Rs.75
Outward Clearing Return	Rs.10 per instrument
Cheques drawn at satellite centres and presented at the same satellite centre - returned unpaid	<u>Upto Rs.10,000/-</u> Rs.50 per instrument as applicable. <u>Above Rs.10,000/- to Rs.1 Lac –</u> Rs.100 per instrument as applicable. <u>Rs.1,00,001 and above –</u> Rs.150 per instrument as applicable.
Cheques drawn at satellite centres and presented at any other satellite / parent branch - returned un paid	<u>Upto Rs.10,000/-</u> Rs.50 per instrument as applicable. <u>Above Rs.10,000/- to Rs.1 Lac –</u> Rs.100 per instrument as applicable. <u>Rs.1,00,001 and above –</u> Rs.150 per instrument as applicable.

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Payable at anywhere other than our bank centre, delivery at Satellite / parent branch - returned un paid	<p><u>Upto Rs.10,000/-</u> Rs.50 per instrument plus other Bank Charges as applicable.</p> <p><u>Above Rs.10,000/- to Rs.1 Lac –</u> Rs.100 per instrument plus Other Bank Charges as applicable.</p> <p><u>Rs.1,00,001 and above –</u> Rs.150 per instrument plus Other Bank Charges as applicable.</p>
Bouncing of cheques - Speed Clearing	<p><u>Upto Rs.10,000/-</u> Rs.50 per instrument as applicable.</p> <p><u>Above Rs.10,000/- to Rs.1 Lac –</u> Rs.100 per instrument as applicable.</p> <p><u>Rs.1,00,001 and above –</u> Rs.150 per instrument as applicable.</p>
Net Banking	Free as applicable to "Retail Value"
Phone Banking	Free
Mobile Banking	Free
ATM/Debit Card membership / Annual / Renewable fee	Free
Debit Card Replacement Charges	Rs.100
Debit Card PIN mailer request (not for first time)	Rs.50
Use of other bank ATMs [NFS/VISA]	Free for first 5 transactions in a month
Miscellaneous	
Cheque Issuing Charges	40 cheque leaves in a year free of cost. Subsequent cheques Rs.2 per leaf
DD / LD - Cancellation / Duplicate / Revalidation	Rs.50 per instrument, If the amount of DD / LD is below Rs.5000 - Nil
Stop Payment Charges	Rs.50 per instrument Max. Rs.200
Statement of Account	Pass Book/Monthly interval through e-mail and / or physical - Free.
Duplicate statement of account/Pass Book	Rs.10 per pass book with an additional charges of Rs.5 per ledger folio or part thereof
Folio Charges	Nil
Non-maintenance of average balance	Rs.250 per quarter; Free for First quarter i.e. from the date of opening to 3 months
Issue of loose cheque leaves (issued only for cash withdrawals and on specific occasions - satisfiable to the branch)	Rs.25 per leaf
Balance Enquiry	Free
Cheque status per instance	Free
Confirmation of specimen signature	Rs.25 per verification
Photo Attestation	Rs.25 per verification
Issue of certificates (No objection / No dues / Balance / interest charged / account maintaining etc)	Rs.50 . For no dues certificate, free for first occasion
Account closure	Within 6 months - Rs.250: 6 months & above - Rs.100

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